

Producer's Guide to Client Qualification



Residency

Prospective insureds must be US Citizens or Permanent Residents of the US for at least two (2) years, AND must NOT:

- Be planning to reside outside of the US within the next two (2) years
- Be receiving or have applied for disability benefits from any source
- Been a patient or resident of a psychiatric, drug and alcohol, or rehabilitation facility within the last two (2) years
- Require assistance, supervision, or use of any type of medical equipment to perform any activities of daily living: bathing, continence, dressing, eating, toileting, and transferring

Medical Knockouts

Prospective insureds will NOT qualify for coverage if they have been diagnosed as having or received treatment (including medications) for any of the following:

- Cancer, other than basal cell or squamous cell skin cancer
- Alcohol or drug abuse
- Heart attack
- Coronary artery or valve disease
- Heart failure or cardiomyopathy
- Stroke or transient ischemic attack (TIA)
- Chronic obstructive pulmonary disease (COPD), emphysema, or other chronic lung disease (excluding asthma)

- Cystic fibrosis
- Cirrhosis of the liver or hepatitis (excluding hepatitis A and B)
- Kidney failure
- Dementia or Alzheimer's
- Huntington's disease
- Parkinson's disease
- Paralysis
- HIV or AIDS

If prospective juvenile insureds (ages 1-17) have been diagnosed as having or received treatment (including medications) for any of the following, they will NOT qualify:

- Diabetes with insulin use
- Hepatitis B
- Multiple Sclerosis (MS)
- Epilepsy
- Rheumatoid arthritis
- Blood clots
- Down syndrome

Preferred Risk Class Knockouts (that shift to Standard Risk Classes)

If the insured is age 26-65, and is NOT continuously employed for pay at a regular place of business, working at least 17.5 hours/week for the last 90 days performing all duties of the occupation, they will NOT qualify for Preferred Risk Classes, but CAN qualify for Standard Risk Classes.

If prospective insureds (ages 18-85) have been diagnosed as having, or received treatment (including medications) for any of the following, they will NOT qualify for Preferred Risk Classes, but CAN qualify for Standard Risk Classes:

- Diabetes (Type 1 & 2) with insulin use
- Hepatitis B
- Multiple Sclerosis (MS)
- Epilepsy
- Rheumatoid arthritis
- Blood clots
- Down syndrome

Smoker Class Qualification

Smoker/tobacco Classes would apply if the prospective insured has smoked marijuana (including vape), or used any tobacco or nicotine containing products or delivery methods, or utilized any tobacco or nicotine cessation treatment within the last twelve (12) months.

Chronic Illness Rider Knockout

If a prospective insured is covered by Medicaid they do NOT qualify for the Chronic Illness Accelerated Death Benefit Rider.

Questions?

Contact your Regional Vice President or the National Sales Desk at 844-367-9585.

This publication describes the features of SecuritySPSM, a single premium whole life insurance policy, in general terms. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Product, features and benefits may not be available in all states. Check state approval grid on SecurityLink for availability. Issuance of a policy and the payment of benefits may depend on the answers provided in the application and the truthfulness thereof. After the Life Insurance Policy has been in force for two years, the Company cannot void it because of misrepresentation or concealment of the insured/owner in obtaining the policy.

CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER

The Chronic Illness Accelerated Death Benefit Rider is not, and should not be marketed as, long-term care insurance. **This product is a life insurance policy and rider that accelerates the death benefit on account of chronic illness, and is not a health insurance policy or rider providing long-term care insurance subject to the minimum requirements of New York law or other applicable law, does not qualify for the New York State Long-Term Care Partnership program or similar programs in other jurisdictions, and is not a Medicare supplement policy or rider.** The receipt of accelerated death benefits may be taxable and may affect eligibility for public assistance programs.

The Agent must inquire and otherwise make every reasonable effort to identify whether a prospective applicant already has accident and sickness or long-term care insurance and the types and amounts of any such insurance. Applicable regulations prohibit twisting, high-pressure tactics and cold lead advertising. In recommending the purchase or replacement of any policy or certificate, the Agent must make reasonable efforts to determine the appropriateness of a recommended purchase or replacement.

In New York, there are special rules and regulations that apply if the Chronic Illness Benefit Rider is to be marketed or issued to an association or its members.

Product availability and features may vary by state. Consult SecurityLink for state availability and state variations. Like all life insurance policies, this policy contains exclusions, limitations and terms for keeping it in force. For more information, consult the Product Information section of SecurityLink at <https://www.smlnyagent.com> or contact Security Mutual Life's Marketing Department.

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